

PRINCIPAL CREDIT CARDS ON-GROUND AND ONLINE ACQUISITION CAMPAIGN

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("HLB") "New Start New Year Credit Cards Acquisition Campaign" ("Campaign") commences on **1 January 2021** at 00:00:00 hours (12:00 a.m.) and ends on **31 March 2021** at 23:59:59 hours (11:59 p.m.), inclusive of both dates ("Campaign Period"), unless specified herein or notified otherwise.

TERMS AND CONDITIONS

The following sets out the terms and conditions applicable to the Campaign ("T&Cs"):

ELIGIBILITY

1. This Campaign is open to new HLB Principal Credit Cardholders ("NTC Principal Cardholders") who have during the Campaign Period, applied for at least one (1) of the Eligible Cards as stated in Table 1 below via the following channels:
 - (i) HLB Branch; or
 - (ii) HLB Direct Sales; or
 - (iii) HLB Connect Online Banking; or
 - (iv) HLB Corporate Website at www.hlb.com.my ("**HLB's Website**").

Table 1: Eligible Cards for the Campaign

Eligible Cards	
VISA CREDIT CARD	MASTERCARD CREDIT CARD
Infinite P/Infinite/Infinite Doctor's Edition	Emirates World Elite
AirAsia Gold/Platinum	Emirates World
GSC Gold/Platinum	Emirate Platinum
Sutera Platinum	The Store Gold/Platinum
WISE Gold	Pacific Gold/Platinum
Essential Gold	I'm

2. NTC Principal Cardholders refer to new cardholders who do not hold any existing HLB Credit Cards (including Mach) prior to the Campaign Period and subject to Clause 3 below.
3. The following shall **NOT** be considered as NTC Principal Cardholders and shall **NOT** be eligible to participate in this Campaign:
 - (i) Existing Principal Cardholders of any HLB Credit Cards;
 - (ii) Cardholders who have joined other HLB Credit Card Acquisition Campaigns during the same period;
 - (iii) Cardholders whose HLB Credit Card account(s) is/are delinquent;
 - (iv) Cardholders who have cancelled their HLB Credit Cards and have reapplied for a new HLB Credit Card (including any of the Eligible Cards) as a Principal Cardholder within twelve (12) months from the date of such cancellation;

- (v) Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB and/or Hong Leong Islamic Bank (“**HLISB**”) or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period; and
 - (vi) Existing HLB and/or HLISB staff.
4. For the purpose of this Campaign:
- (i) All applications for the Eligible Cards by NTC Principal Cardholders via the channel stated in Clause 1 above during the Campaign Period are subject to HLB’s approval and all applications must be successfully approved latest by **30 April 2021**; and
 - (ii) All approved Eligible Cards must be activated via Connect or Short Message Service (“**SMS**”) within forty-five (45) days from the Eligible Cards’ approval date in order for the NTC Principal Cardholders to be eligible to participate in this Campaign (“**Eligible Cardholders**”).

CAMPAIGN MECHANICS

5. Subject to fulfilment of Clause 4 above, the Eligible Cardholders will be entitled to enjoy the following offers:
- (a) Annual Fee Waiver (“Annual Fee Waiver”)**
 - (i) The Eligible Cardholders, who have performed a minimum of one (1) Retail Spend (as defined under Clause 6 below) of any amount for each Eligible Card approved and issued by HLB under this Campaign within forty-five (45) days from the Eligible Card’s approval date, will be entitled to the 1st year annual fee waiver.
 - (ii) Emirates World Elite, Emirates World and Emirates Platinum Cardholders will be entitled for the Annual Fee Waiver without having to fulfil the above criteria under Clause 5(a)(i).

 - (b) Cashback up to RM600 with Retail Spend (“Cashback”)**
 - (i) Eligible Cardholders who have performed a minimum of five (5) Retail Spend (as defined under Clause 6 below) of any amount on the approved Eligible Card within sixty (60) days from the Eligible Card’s approval date (“1st Month”) will be entitled to Ringgit Malaysia Fifty (RM50) Cashback.
 - (ii) For the subsequent two (2) consecutive months (“2nd Month and 3rd Month”), every five (5) Retail Spend of any amount performed by the Eligible Cardholders on the Eligible Card on each 2nd Month and 3rd Month will be entitled to Ringgit Malaysia Fifty (RM50) Cashback as per Table 2 below:

Table 2

Eligible Cards Approval Month	1 st Month	2 nd Month	3 rd Month
1 - 31 Jan 2021	Spend by 31 Mar 2021	Spend by 30 Apr 2021	Spend by 31 May 2021
1 – 28 Feb 2021	Spend by 30 Apr 2021	Spend by 31 May 2021	Spend by 30 June 2021
1 – 31 Mar 2021	Spend by 31 May 2021	Spend by 30 June 2021	Spend by 31 July 2021
1 – 30 Apr 2021	Spend by 30 June 2021	Spend by 31 July 2021	Spend by 31 Aug 2021

- (iii) Each Eligible Cardholder is entitled up to Ringgit Malaysia Two Hundred (RM200) Cashback per month per Campaign Period, up to Ringgit Malaysia Six Hundred (RM600) per Campaign Period.
- (iv) The total allocation of the Cashback is capped at Ringgit Malaysia One Million Three Hundred Sixty-Two Thousand (RM1,362,000) on a first-come, first-served basis throughout the Campaign Period.
- (v) In the event the Eligible Cardholders have fulfilled the conditions as stated above (“Winners”), the Cashback shall be credited to the Winners’ account according to Table 3 below:

Table 3: Campaign Fulfilment Schedule

Eligible Card Approval Month	Campaign Fulfilment Month
January 2021	By 30 June 2021
February 2021	By 31 July 2021
March 2021	By 31 August 2021
April 2021	By 30 September 2021

- (vi) The Winners will be notified by HLB by way of posting the list of Winners (i.e the names and/or masked Eligible Card numbers and/or cashback entitlement) on HLB’s Website during the same month of the Campaign Fulfilment Month.
 - (vii) In the event of non-receipt of the Cashback, the Winners shall notify HLB via Hong Leong Contact Centre at +603-7626 8899 latest by one (1) month after the campaign fulfilment month, failing which the Winners are deemed to have received the Cashback.
 - (viii) HLB does not have any obligation to inform the NTC Principal Cardholders in the event the Cashback has reached the maximum allocation of Ringgit Malaysia One Million Three Hundred Sixty-Two Thousand (RM1,362,000) throughout the Campaign Period during or before the conclusion of the Campaign Period.
6. Retail Spend refers to any retail and online purchases (including standing instructions and 0% Interest Easy Payment Plan (“EPP”)) transacted locally and/or overseas (including spend transacted in Ringgit Malaysia (“RM”) and/or other currencies) which have been successfully

charged to the Eligible Cards. Retail purchases made in currencies other than RM will be converted to and computed in RM based on the conversion rate determined by HLB at the time of transaction.

7. Retail Spend **excludes** the following:
- (i) cash withdrawal in any method (i.e. Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc);
 - (ii) portfolio products such as Balance Transfer (“**BT**”), Call-For-Cash Plus (“**CFC Plus**”), Call-For-Cash (“**CFC**”) and Flexi Payment Plan (“**FPP**”);
 - (iii) JomPAY and government related transactions;
 - (iv) refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions; and/or
 - (v) any form of services or miscellaneous fees, including finance charges and fees such as credit card annual fee, late payment charges and government service tax, imposed by HLB.

GENERAL TERMS & CONDITIONS

8. By participating in this Campaign, the NTC Principal Cardholders:
- (i) agree that they have read, understood and agree to be bound by the T&Cs herein, the General Terms and Conditions of the Credit Cardholder Agreement available on HLB’s Website;
 - (ii) agree that all records of transactions date within or outside of Malaysia captured by HLB’s system within this Campaign are accurate and final;
 - (iii) agree that HLB’s decision on all matters relating to this Campaign shall be final, conclusive and binding on all the Eligible Cardholders;
 - (iv) agree that the Annual Fee Waiver and the Cashback are non-transferable to any third party and non-exchangeable for cash or other kinds;
 - (v) agree to access HLB’s Website at regular intervals to view the T&Cs of this Campaign, to ensure they keep up-to-date with any changes or variations to the T&Cs and to follow up with HLB if they have been enlisted for the entitlement of the Annual Fee Waiver and/or the Cashback;
 - (vi) consent for HLB to disclose or publish their names, ID numbers (in masked form), Eligible Cards numbers (in masked form), Cashback amount and/or photo(s) on HLB’s Website;
 - (vii) authorise HLB to disclose their personal data i.e. contact numbers to HLB’s third party service provider, M3 Technologies (Asia) Berhad (482772-D) as HLB deems fit for the purpose of this Campaign; and
 - (viii) agree to ensure that all the approved Eligible Cards are valid, active, in good standing and not be in breach of any of the T&Cs of this Campaign, and/or General Terms and Conditions of the Credit Cardholder Agreement throughout the Campaign Period and at the point of the Annual Fee Waiver and/or the Cashback are rewarded. For the avoidance of doubt, if the Winners have more than 1 Eligible Cards, the Cashback will be credited to the Eligible Card with the most number of transaction.

9. HLB reserves the right to:
 - (i) forfeit and/or claw back the Annual Fee Waiver and/or the Cashback in the circumstance where there is a reversal of the Retail Spend or termination of the Eligible Cards during the Campaign Period and/or at the point of awarding the Annual Fee Waiver and/or the Cashback or non-compliance to the T&Cs herein;
 - (ii) replace and substitute the Annual Fee Waiver and/or the Cashback herein with an alternative gift of similar value by way of posting on HLB's Website or in any other manner which HLB deems practical, in order to give prior notice to the NTC Principal Cardholders;
 - (iii) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign by way of posting on HLB's Website, or in any other methods which HLB deems practical, in order to give a prior notice to the NTC Principal Cardholders on such addition, deletion or amendment of the T&Cs or termination of this Campaign; and
 - (iv) decline the eligibility of the Eligible Cardholder from receiving the Annual Fee Waiver and/or the Cashback who has performed a Retail Spend not within the meaning of these T&Cs, in a manner or pattern which HLB deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders with normal/regular spending patterns and HLB's decision in this matter shall be final and conclusive on all Eligible Cardholders.
10. HLB shall not be liable and responsible for any failure or delay in the submission and/or processing of the Eligible Cards application and/or the sales transactions by Visa international Incorporated, MasterCard Worldwide, Merchant establishments, postal service providers or any party in which may result in the NTC Principal Cardholders being omitted from this Campaign.
11. In addition to the terms stipulated above, NTC Principal Cardholders agree that the General Terms and Conditions of the Credit Cardholder Agreement shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the General Terms and Conditions of the Credit Cardholder Agreement, the specific terms above shall prevail to the extent of such discrepancies.
12. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final terms and conditions on HLB's Website shall prevail.
13. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the NTC Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
14. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.